



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#7/a
10/13/03

In re Application of:)
Phillipe JACOT) Atty. Dkt.: ICB0063
Serial No. 09/581,916) Confirmation No. 4877
Filed: June 19, 2000) Group Art Unit: 3624
For: PROCESS ENABLING FINANCIAL) Examiner: Daniel S. FELTON
TRANSACTIONS, SYSTEM THEREOF)
AND ELECTRONIC PURSE) Date: October 24, 2003

AMENDMENT (B)

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313

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Sir:

In response to the Official Action dated June 24, 2003, please amend the application identified above as follows:

Amendments to the Specification begin on page 2.

Amendments to the Claims are reflected in the listing of claims, following the Amendments to the Specification.

Remarks/Arguments follow the listing of claims.